

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Patricia Ann Medary  
 Debtor

Case No. 14-19932-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 180NEW

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: Mar 27, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2015.

db +Patricia Ann Medary, 3632 E. Allen Street, Philadelphia, PA 19134-6230  
 13443244 Caliber Home Loans, P.O. Box 650856, Dallas, TX 75265-0856  
 13456116 +Phila. Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095  
 13443249 +Police & Fire, 901 Arch Street, Philadelphia, PA 19107-2404  
 13443250 +Police And Fire Federal Credit Union, 901 Arch St, Philadelphia, PA 19107-2495  
 13453194 +U.S. Bank Trust, N.A., for LSF9 Master Participation Trust, c/o ANN E. SWARTZ,  
 123 South Broad Street, Suite 2080, Philadelphia, PA 19109-1031

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Mar 28 2015 02:07:32 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 28 2015 02:06:34  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 28 2015 02:07:30 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13443242 +EDI: AFNIRECOVERY.COM Mar 28 2015 01:58:00 Afni, Inc., P.O. Box 3097,  
 Bloomington, IL 61702-3097  
 13443243 EDI: BANKAMER.COM Mar 28 2015 01:53:00 Bank Of America, P.O. Box 982235,  
 El Paso, TX 79998  
 13443245 +EDI: WFNNB.COM Mar 28 2015 01:58:00 Comenity Bank, P.O. Box 182789,  
 Columbus, OH 43218-2789  
 13443246 +EDI: WFNNB.COM Mar 28 2015 01:58:00 Comenity Bank, 995 W 122nd Ave,  
 Westminster, CO 80234-3417  
 13443248 +EDI: CCS.COM Mar 28 2015 01:58:00 Credit Collections, P.O. Box 9133,  
 Needham, MA 02494-9133  
 13443247 +EDI: CCS.COM Mar 28 2015 01:58:00 Credit Collections, P.O. Box 9134,  
 Needham, MA 02494-9134  
 13443252 +E-mail/Text: consumerlending@sunfcu.org Mar 28 2015 02:07:27 Sun Federal Credit Union,  
 1627 Holland Rd, Maumee, OH 43537-1622  
 13443253 +EDI: WTRNBANK.COM Mar 28 2015 01:58:00 TD Bank USA, P.O. Box 673,  
 Minneapolis, MN 55440-0673

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13443251 ##+Sbl Federal Credit Union, 200 N 16th St Ste 200, Philadelphia, PA 19102-1203

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2015

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2015 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF9 Master  
 Participation Trust ASwartz@mwcc-law.com, ecfmail@mwcc-law.com  
 BRAD J. SADEK on behalf of Debtor Patricia Ann Medary brad@sadeklaw.com  
 CHRISTINE C. SHUBERT christineshubert@comcast.net, ecf.alert+shubertpaeb@titlexi.com  
 CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christineshubert@comcast.net,  
 ecf.alert+shubertpaeb@titlexi.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**United States Bankruptcy Court**

Eastern District of Pennsylvania

Case No. 14-19932-elf

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Patricia Ann Medary  
3632 E. Allen Street  
Philadelphia, PA 19134

Social Security No.:

xxx-xx-3436

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/26/15

Eric L. Frank  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**